

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

## Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 3/26/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ernest O. Ryan  
9033 Maple Street  
Pittsburgh, PA 15239

Susan R. Ryan  
9033 Maple Street  
Pittsburgh, PA 15239

Case Number:  
15-21019-GLT

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:  
xxx-xx-3524  
xxx-xx-4436

Attorney for Debtor(s) (name and address):  
Kenneth M. Steinberg  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-391-8000

Bankruptcy Trustee (name and address):  
Ronda J. Winneccour  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-471-5566

### Meeting of Creditors

**\*\*\*Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting\*\*\***

Date: **April 27, 2015**

Time: **09:00 AM**

Location: **3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

#### Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **7/27/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **9/22/15**

#### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

#### Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: **6/26/15**

#### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held:

Date: **4/27/15**, Time: **09:00 AM**, Location: **3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219**

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

#### Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court  
5414 U.S. Steel Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Telephone number: 412-644-2700

#### For the Court:

Clerk of the Bankruptcy Court:  
Michael R. Rhodes

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: **3/27/15**

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	The Court has an electronic filing system. Attorneys must follow the Court's local rules and procedures governing the manner in which documents must be filed. Any paper filed by non-attorneys in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Photo ID/Delays	For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.
<b>Refer to Other Side for Important Deadlines and Notices</b>	
<p>A hearing on a reaffirmation agreement will be fixed only upon request by motion.  A list of creditors can be obtained from the Clerk's office. For copies, call (412)644-2700.</p>	

District/Off: 0315-2

User: bsil

Date Created: 3/27/2015

Case: 15-21019-GLT

Form ID: B9I

Total: 27

**Recipients submitted to the BNC (Bankruptcy Noticing Center) without an address:**

cr Duquesne Light Company

**TOTAL: 1**

**Recipients submitted to the BNC (Bankruptcy Noticing Center):**

db	Ernest O. Ryan	9033 Maple Street	Pittsburgh, PA 15239		
jdb	Susan R. Ryan	9033 Maple Street	Pittsburgh, PA 15239		
ust	Office of the United States Trustee	Liberty Center.	1001 Liberty Avenue, Suite 970	Pittsburgh, PA	
	15222				
tr	Ronda J. Winnecour	Suite 3250, USX Tower	600 Grant Street	Pittsburgh, PA 15219	
aty	Kenneth M. Steinberg	Steidl & Steinberg	Suite 2830 Gulf Tower.	707 Grant Street	Pittsburgh,
	PA 15219				
aty	Peter J. Ashcroft	Bernstein-Burkley, P.C.	Suite 2200, Gulf Tower	Pittsburgh, PA 15219-1900	
smg	Pennsylvania Dept. of Revenue	Department 280946	P.O. Box 280946	ATTN: BANKRUPTCY	
	DIVISION	Harrisburg, PA 17128-0946			
14017464	Capital One Bank	PO Box 71083	Charlotte, NC 28272		
14017465	Care Credit/Synchrony Bank	PO Box 960061	Orlando, FL 32896-0061		
14017466	Chase/Slate	PO Box 15153	Wilmington, DE 19886-5153		
14017467	Credit Management	P.O. Box 16346	Pittsburgh, PA 15242		
14017468	Credit One Bank	P.O. Box 60500	City of Industry, CA		
14017469	Duquesne Light Company	PO Box 61	Pittsburgh, PA 15267		
14017470	Honda Financial Services	PO Box 7829	Philadelphia, PA 19101		
14017471	I Care Medical LLC	PO Box 5657	Johnstown, PA 15904		
14017472	JCP/Synchrony Bank	PO Box 960090	Orlando, FL 32896		
14017473	Juniper/Barclays	PO Box 13337	Philadelphia, PA 19101		
14017474	M&T Bank	PO Box 62182	Baltimore, MD 21264		
14017475	Paypal	2211 North First Street	San Jose, CA 95131		
14017476	Peoples	PO Box 747105	Pittsburgh, PA 15274		
14017477	Premier Medical Associates	PO Box 644985	Pittsburgh, PA 15264		
14017478	Sam's Club/Synchrony Bank	PO Box 530942	Atlanta, GA 30353-0942		
14017479	The Affiliated Group	3055 41st NW, Suite 100	Rochester, MN 55901		
14017480	Verizon	PO Box 920041	Dallas, TX 75392		
14017481	Wal-Mart/Synchrony Bank	PO Box 530927	Atlanta, GA 30353-0927		
14017482	Wal-Mart/Synchrony Bank	PO Box 965024	Orlando, FL 32896		

**TOTAL: 26**